

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION**

IN RE:

John Thomas Lacik
Lisa Elaine Lacik
SS#: : XXX-XX-9376 XXX-XX-1278
DEBTORS

CASE NO. 19-81017-CRJ-13

CHAPTER 13

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, Michele T. Hatcher, Standing Chapter 13 Trustee, in the above captioned case and states the following:

1. The Plan does not comply with 11 U.S.C. § 1325(b)(1)(B) in that the Debtors are not proposing to pay all of their disposable income. The Debtors failed to report all sources of income on Schedule I, specifically deposits into their bank account. Further, the Debtors failed to accurately report their income and expenses from their interest in a business on Schedule I/J and Official Form 122-C.
2. The Debtors failed to provide the Trustee with complete corporate tax returns, bank statements, loan documents, profit and loss and an asset list for Floors to You, Inc. and Floor Coverings International.
3. The Debtors failed to accurately disclose and value all personal property on Schedule A/B, specifically their interest in businesses, business assets, personal loan to Floors to You, Inc., stocks, and a 1988 Bayliner 2850 Sunbridge Boat. Further, the Debtors failed to accurately report the percentage of ownership interest in the businesses on Schedule A/B. The Trustee is unable to calculate the amount of non-exempt equity and Plan payments necessary to pay the non-exempt equity until the schedules have been accurately amended.

WHEREFORE, the Trustee prays that the Court deny confirmation of the Debtors' plan, and order the Debtors to file an amended plan within 14 days after this confirmation hearing. If the Debtors fail to file an amended plan within 14 days, the Trustee prays the Court enter an order dismissing this Chapter 13 case.

RESPECTFULLY SUBMITTED, this the 16th day of May 2019.

/s/ Michele T. Hatcher

MICHELE T. HATCHER, TRUSTEE
P.O. BOX 2388
DECATUR, AL 35602-2388
(256)350-0442

CERTIFICATE OF SERVICE

I hereby certify that on the 16th day of May 2019, I have served a copy of the foregoing on the parties listed below by depositing the same in the United States Mail, postage prepaid and properly addressed, or if the party being served is a registered participant in the CM/ECF System for the United States Bankruptcy Court for the Northern District of Alabama, service has been made by a "Notice of Electronic Filing" pursuant to FRBP 9036 in accordance with subparagraph II.B.4 of the Court's Administrative Procedures.

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/s/ Michele T. Hatcher
Michele T. Hatcher, Trustee